Employee Benefits & Retirement

National Guard

Technician Personnel Management Course

EMPLOYEE BENEFITS & RETIREMENT

- ABC-C
- ACA
- FEHB
- FEDVIP
- FLTC
- FSAFEDS_
- TRS
- NGAUS
- FEGLI
- TSP
- RETIREMENT

ARMY BENEFITS CENTER-CIVILIAN (ABC-C)

- The ABC-C provides automated benefits support to Air Force and Army Technicians through the Employee Benefits Information System (EBIS), the Interactive Voice Response System (IVRS), and trained benefits counselors. This is the system that employees use to make benefit changes during their career.

THE ABC-C PROVIDES SERVICES

- TSP
- FEHB
- FEGLI
- RETIREMENTS
- SURVIVOR BENEFITS

- *If benefit in question falls under any USERRA time HRO will be the POC.

WHAT IS EBIS AND IVRS?

- EBIS
- …is a web application that allows you to access general and personal benefits information and conduct electronic transactions using a .mil computer. The system contains comprehensive information and personalized benefits statements

- IVRS
- …is an automated self-service program you can access from a touch-tone telephone system. Unlike the web, IVRS allows you to transfer to a benefits counselor for additional assistance

HOW DO YOU USE ABC-C?

- EBIS
  - FROM .MIL COMPUTER
  - Use CAC and CAC pin
  - https://www.abc.army.mil
  - Click on EBIS
  - Select CAC Employee Login option
  - FROM HOME COMPUTER
  - Use AKO user name and password
  - https://www.abc.army.mil
  - Click on EBIS
  - Select CAC Employee Login option
  - Open 24/7

- IVRS
  - Toll free 1-877-276-9287
  - Open 24/7, counselors available M-F, 6 am -6 pm Central Time

* Both options require PIN (4 digit # equivalent to your month and year of birth), Leave SCD, DOB, SSN, pay plan, level and step

AFFORDABLE CARE ACT (ACA)

- On March 23, 2010, President Obama signed ACA, Public Law 111-148. Several provisions of the ACA will affect eligibility and benefits under the FEHB and FSA beginning January 01, 2011.

ACA CHANGES EFFECTIVE JANUARY 01, 2011

- Children are covered when:
  - Up to age 26
  - Married up to age 26
  - Eligible or has own employer-provided health plan, up to age 26
  - Stepchild up to age 26, even when not living in a parent child relationship
  - Incapable of self-support, up to age 26. And sometimes for life, contact HRO for more info
  - Foster child up to age 26

ACA, HOW TO ADD CHILD AND OTHER FACTS

- How to add a child
  - If you already have a Self and Family plan, contact your FEHB plan and give them information on your new eligible child.
  - If you have a Self Only Plan, contact ABC-C and give them information on your new eligible child. This will change you a Self and Family Plan.

- Other facts
  - You have 31 days prior and 60 days after January 1, 2011 to add your child.
  - Effective date will be January 2, 2011.
  - Elections made after January 1, 2011 will have retro coverage and retro premiums to January 2, 2011.

FEDERAL EMPLOYEE'S HEALTH BENEFITS (FEHB)

Temporary employees NTE one year or less are excluded

- Enrollees may change plans or options during annual Open Season
- In certain cases, may also convert coverage when leaving government
- Can be maintained while on LWOP
- 5 year requirement for retirement

TRICARE RESERVE SELECT (TRS)

- Public Law 109-634 signed 17OCT 2006, excludes individuals eligible for health insurance under the FEHB Program from coverage under TRICARE Reserve Select (TRS). Therefore, Selected Reserve members who are eligible for FEHB will lose their TRS coverage.
- It is important for you to understand should your temporary Technician extend past one year they will no longer be eligible to continue TRS.
- Temporary Technician are eligible for FEHB coverage after serving continuously for one year. Temporary Technicians will pay their portion and the government's portion plus two percent administrative fee.
- HRO can separate a Temporary Technician for a full pay period to ensure the Technician will continue to be eligible for TRS.
- Supervisor must notify HRO well in advance for this to

FEDERAL FLEXIBLE SPENDING ACCOUNT PROGRAM (FSAFEDS)

- Tax-favored program
- Pay a variety of health care or dependent care
- Elections from $250 and a maximum of $5,000 per year
- Must enroll within 60 days of QLE at www.FSAFEDS.com or 1-877-372-3337.

FSAFEDS, ENROLLMENT TYPES AVAILABLE

- Dependent Care FSA (DCFSA) -covers child care up to age 13 and tax dependents
- Health Care FSA (HCFAS) -covers services not covered/reimbursed by FEHB, FEDVIP or other insurance. If you participate in an HCFSA and you are enrolled in a High Deductible health Plan you may also have a Health Reimburesment Arrangement (HRA) but you cannot have a Health Savings Account (HSA).
- Limited Expense Health Care FSA (LEX HCFSA) – coverage is limited to dental and vision expenses not covered by FEHB, FEDVIP or other insurance. Designed for employees enrolled in a High Deductible Health Plan with a HSA. By opening a LEX HCFSA you can save money on taxed by using your LEX HCFSA for dental and vision care while preserving your HAS funds for other purposes.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

- Long term care is ongoing care for people who need lengthy or even lifelong assistance with daily living due to an illness, injury, or severe cognitive impairment.
- Non-skilled, custodial care
- Help with daily living activities
- Supervision due to cognitive impairment

(e.g. Alzheimer's disease)

FLTCIP

- Newly eligible employee and their spouse can enroll with 60 days of hire.
- Enroll at www.ltcfeds.com or 1-800-LTC-FEDS
- Premiums are based on your age on the date your application is received, does not increase with age.
- Premiums paid by payroll deduction, direct bill pay, or auto bank withdrawal.
- Can take coverage after leaving Federal Service.

NGAUS Insurance

Available specifically to Federal Technicians

- Disability Income Insurance
  - Designed to protect your income and ability to meet your financial needs in the event you are disabled and cannot work
  - Premiums are Age and Salary Based
  - Eligible to enroll up to 31 days after initial hire, upon return from military duty, or during open season.
- Term Life Insurance
  - Guaranteed acceptance for $50,000 in coverage without medical underwriting
  - Additional coverage available up to $250,000
  - Optional coverage for spouse and children available
  - Eligible to enroll up to 31 days after initial hire open season

For Enrollment Forms visit HRO Benefits Page

Federal Employees Group Life Insurance (FEGLI)

- Must be a permanent employee
- New employees are automatically enrolled in Basic Coverage unless waived
- Eligible to elect optional insurance within 60 days of hire into a covered position, during open season, or due to qualifying life event
- Changes in coverage processed through ABC-C

TSP

- TSP contributions:
  - Employee
  - Agency Auto 1%
  - Matching
- As of July 31, 2010 new employees are automatically enrolled at 3%
- Can change contributions at ABC-C
- Can change allocations at www.tsp.gov

TSP, CONTRIBUTION LIMITS FOR 2011

- 2011 IRS tax deferral limit on **regular contributions** is $16,500.
- 2011 Annual addition limit is $49,000, is an **additional limit** imposed on the total amount of all contributions made on behalf of an employee in a calendar year. Uniformed service members become subject to this limit when tax-exempt contributions are made to their TSP accounts. This limit includes employee contributions (both tax deferred and tax-exempt), agency automatic (1%), and Agency matching contributions.
- 2011 **catch up contribution** limit is $5,500 for participants age 50 and older, it is separate from the elective deferral and annual addition limit imposed on regular employee contributions.

Beneficiary Forms

Review annually!

- Marriage, divorce, child, etc.
- FEGLI
- TSP
- UNPAID COMPENSATION
- FERS/CSRS

Retirement

- Technician retirements are now processed through ABC-C.
- SF 52 must be submitted 6-9 months in advance of anticipated retirement date
- ABC-C Requires retiring employees to submit their packages for retirement 6 months in advance
- Retirement estimates are now provided through ABC-C
- HRO will assist employees with retirement paperwork only. All questions should be directed to ABC_C